

# Sean Hubbard

University of North Texas Health Science Center  
Center for Health Policy | School of Public Health  
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## Research Interests

My research interests focus on the decision processes of those in disadvantaged communities as they navigate financial barriers to healthcare. Combining Economic Sociology and Behavioral Public Policy, I seek to create an understanding of inequity in access and the decision processes of these households that can guide policy intended to benefit these groups.

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## Education

<b>The University of Texas at Dallas, Richardson, TX</b> Ph.D. Public Policy and Political Economy “High Price, High Importance: Examining Demand for High-Priced Credit”	<i>May 2019</i>
<b>The University of Texas at Dallas, Richardson, TX</b> Graduate Certificate in Geographic Information Systems	<i>December 2016</i>
<b>The University of Texas at Dallas, Richardson, TX</b> BA Government and Politics/Economics	<i>August 2003</i>

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## Employment

<b>Assistant Professor of Health Policy – UNT Health Science Center</b> Joint Appointment Center for Health Policy   School of Public Health <ul style="list-style-type: none"><li>• HMAP 5300: Introduction to Health Management and Policy</li><li>• HMAP 5326: Health Finance II</li></ul>	<i>June 2024 - Present</i>
<b>Lecturer of Political Science – The University of North Texas at Dallas</b> <ul style="list-style-type: none"><li>• PSCI 1040: American Government: Laws and Institutions</li><li>• PSCI 1050: Policy and Process</li><li>• PSCI 4310: Social Policy and Inequity</li><li>• PSCI 3301: Introduction to Public Policy</li><li>• PSCI 3100: Immigration and Asylum</li><li>• PSCI 4520: International Human Rights</li><li>• PSCI 4351: Capstone in Political Science</li><li>• PSCI 3120: Women and Politics</li><li>• PSCI 4140: The Presidency</li><li>• PSCI 3330: Introduction to Public Administration</li><li>• PSCI 3100: Campaigns and Elections</li><li>• PBHL 3330: Health Policy</li></ul>	<i>August 2019 – May 2024</i>
<b>Adjunct Instructor of Political Science – The University of North Texas – Dallas</b> <i>August 2018 - May 2019</i> <ul style="list-style-type: none"><li>• PSCI 1040: American Government: Laws and Institutions</li><li>• PSCI 1050: Policy and Process</li><li>• PSCI 3100: Social Policy and Inequity</li></ul>	

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**Lecturer – The University of Texas at Dallas, Richardson, TX**

- EPPS 2302: Quantitative Research Methods in the Social Sciences

*Summer 2018*

**Instructor – The University of Texas at Dallas, Richardson, TX**

- EPPS 2302: Quantitative Research Methods in the Social Sciences

*Spring 2017*

**Graduate Assistant Accreditation Assessment Office - The University of Texas at Dallas, Richardson, TX**

*August 1, 2017 – May 2019*

- Work with department heads to develop learning objectives for degree programs.
- Develop surveys for evaluating learning objectives.
- Data analysis for course and program evaluation.

**Teaching Assistant - The University of Texas at Dallas, Richardson, TX**

*August 1, 2015 – May 2019*

- EPPS 7370: Time Series Analysis I *Fall 2018*
- EPPS 2301: Descriptive and Inferential Statistics for the Social Sciences *Fall 2016*
- GOVT 2305: American National Government *Spring 2016*
- PSC/IPE 4376: Foreign Policy and Public Opinion *Fall 2015*

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**Invited Talks and Presentations**

“Understanding Immigrant Preferences for Informal Finance.” *Quantitative Professionals Network Speaker Series*. Comerica Bank. August 3, 2023.

“Medical Debt Crisis – Impact on Native and Indigenous Families.” *Medical Debt Crisis Webinar Series*. National Consumer Law Center. February 9, 2023.

“Federalism and Policymaking”, Trinity University, Washington D.C. Fall, 2021, 2022, 2023.

“Mobilization Still Matters: How to Run Political Campaigns and Get Out the Vote” *Faculty Speaker Series*, University of North Texas – Dallas, Dallas, TX, October 31, 2018.

**Conference Presentations**

Gallardo, Roberto, Bartula, Aaron, Coleman, Eric, Hubbard, Sean, and Reynolds, Paul. 2022. “Factors That Influence Urban Recruits Persistence to Pursue Police Careers in a Negative Occupational Climate”. Annual Meeting of the Academy of Criminal Justice Sciences. March 14-18. Washington D.C.

Hubbard, Sean. 2019. “New Money, Old Ways: A Discrete Choice Experiment of Borrower Decisions in an Informal Credit Market” 79<sup>th</sup> Annual Meeting of the Society for Applied Anthropology, Portland, Oregon, March 2019.

Hubbard, Sean. 2018. “New Money, Old Ways: A Discrete Choice Experiment of Borrower Decisions in an Informal Credit Market” 60<sup>th</sup> Annual Conference of the Western Social Science Association (WSSA), San Antonio, TX, April 2018.

Hubbard, Sean. 2017. “Ethnic Concentration, Formal Financial Access, and Lender Substitution” 47<sup>th</sup> Annual Conference of the Urban Affairs Association (UAA), Minneapolis, MN, April 2017.

Hubbard, Sean. 2016. “Ethnic Concentration, Formal Financial Access, and Lender Substitution” 38<sup>th</sup> Annual Fall Research Conference of the Association for Public Policy Analysis and Management (APPAM), Washington, D.C., November 2016.

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### Peer-Reviewed Publications

Hubbard, Sean. (2025). "Not Enough: Medicaid Expansion, Medical Debt, and Cost Avoidance in Rural American Indian and Alaska Native Households." *Journal of Rural Health*. 41(1). 1-8.  
<https://doi.org/10.1111/jrh.12925>

Hubbard, Sean (2025). "Improving Financial Integration Through Understanding the Credit Preferences of Immigrants." *Journal of Immigrant and Refugee Studies*. 1-15.  
<https://doi.org/10.1080/15562948.2025.2459257>

Gallardo, Roberto, Bartula, Aaron, Coleman, Eric, Hubbard, Sean, and Reynolds, Paul. (2024). "Factors That Influence Urban Recruits Persistence to Pursue Police Careers in a Negative Occupational Climate." *Journal of Criminal Justice Education*, 1-19. <https://doi.org/10.1080/10511253.2024.2340091>

Hubbard, Sean. 2024. "Education and Financial Knowledge in Health-Related Financial Decisions" *Health Education and Behavior*, 51 (5), 710-718. doi:10.1177/10901981241227168

Hubbard, Sean and Chen, Patricia (2022). "Falling Short: Examining Medical Debt and Cost Avoidance in AI/AN Households" *Journal of Healthcare for the Poor and Underserved* 33 (4), 1757-1771.

Hubbard, S., & Fass, S. (2019). Incorporating a discrete choice experiment into fieldwork interviews to improve understanding of household decisions to purchase "high-priced" credit. *SAGE Research Methods Cases*. <http://dx.doi.org/10.4135/9781526473035>

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### Book Chapters

Hubbard, Sean (2021). Understanding Disparity and Policy in Neighborhood Access to Financial Service Providers. In Farazmand, Ali (Ed), *Global Encyclopedia of Public Administration, Public Policy, and Governance*. Springer [https://doi.org/10.1007/978-3-319-31816-5\\_4243-1](https://doi.org/10.1007/978-3-319-31816-5_4243-1)

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### Works In Progress

Hubbard, Sean (Under Review). "Indian Health Service, Health Status, and Financial Barriers to Care"

Hubbard, Sean and Arxer, Steven. "Veterans' Care, Medical Debt and Cost Avoidance".

Hubbard, S., Sanders, C., Melhado, T., Allison, W., Lacey, C., and Brossette, A. "Health Literacy in First-Generation College Students: Impacts on Health Seeking and Utilization at a Minority Serving Institution."

Sims, Nekiaya and Hubbard, Sean (Under Review). "Health Insurance Coverage and Use of Alternative Financial Service Providers."

Hubbard, Sean and Fass, Simon. "Unobserved Lending in Credit Deserts: A Spatial Analysis of Credit Supply in Immigrant Communities"

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### Media Appearances and Coverage

June 2024 KERA "Job dangers and attitudes toward police don't dissuade recruits seeking law enforcement career." <https://www.keranews.org/news/2024-06-26/job-dangers-and-attitudes-toward-police-dont-dissuade-recruits-seeking-law-enforcement-career>

October 2020, Hubbard, Sean, Interview, Fox 4 DFW Evening News, "What's Driving High Voter Turnout in Texas?"

October 2019, Hubbard, Sean, Interview, EPPS PEP Talk, "Understanding the Impacts of Alternative Financial Service Providers."

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## Grants

*Rural Telementoring Training Center*, Waridibo Allison (PI), HRSA

- Role: Policy and Dissemination Co-Lead

*Medical Debt and Healthcare Utilization in Missouri* (Invited Proposal), Sean Hubbard (PI), Patricia Chen (Co-PI), Missouri Foundation for Health, \$300-350K, (Not Awarded).

*Sawtooth Software Dissertation Grant*, Sean Hubbard (PI), Simon Fass (Supervising Faculty), Sawtooth Software, Inc. \$9,900 (In-kind), September 2017 – May 2018.

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## University Service

### **The University of North Texas Health Science Center**

College of Public Health Curriculum Committee

*2024 - Present*

### **The University of North Texas at Dallas**

Chair of the University Curriculum Committee

*2023 - 2024*

Tenure Track Public Health Search Committee

*2024 - 2024*

Tenure Track Political Science Search Committee

*2022 – 2023*

Parking and Transportation Appeals Committee

*2022 – 2024*

Search Committee for Director of Underserved Student Services

*2022 – 2022*

Diversity Equity and Inclusion Taskforce Faculty Representative

*2022 – 2024*

School of Liberal Arts and Sciences Strategic Planning Committee

*2021 – 2024*

Core Curriculum Committee

*2021 – 2024*

University Policy Committee Faculty Representative

*2019 – 2024*

Political Science Assessment Coordinator

*2019 – 2024*

Faculty Showcase Committee

*2019 – 2021*

Faculty Advisor – IGNITE

*2019 – 2024*

### **The University of Texas at Dallas**

Office of Assessment and Accreditation – Graduate Assistant

*2017 – 2018*

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## Advisory Boards and Panels

Treating Addiction in Rural Areas ECHO Advisory and Quality Improvement Group

*2025 - Present*

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## Professional Memberships

- American Society of Health Economists (ASHEcon)
  - Association for Public Policy Analysis and Management (APPAM)
  - Urban Affairs Association (UAA)
  - Western Social Science Association (WSSA)
  - Society for Applied Anthropology (SfAA)
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## Skills

**Language** - intermediate Khmer

**Methods** – Discrete Choice/Conjoint Analysis, Spatial Analysis, Time Series, Econometrics, Ethnography, Program Evaluation

**Policy Areas** – Health Inequities, Public Health, Personal Finance, Social, Urban, Welfare

**Computer Skills** – R, ArcGIS, QGIS, STATA, Sawtooth Lighthouse (Conjoint Analysis)

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